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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Application No.	09/717,700	Inventor(s): Minot et al.
Filed: 20 NOV 2000		Attorney Docket No.: 0326-138A [009974-34-5053-01-US]
Customer No. 09629		Confirmation No.: 8486
Title: METHODS, APPARATUS AND ARTICLES OF MANUFACTURE FOR MARKETING MORTGAGE AND/OR CREDIT SERVICES OVER THE WEB		
Examiner: Alpert, James M.		Art Unit: 3624

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED JULY 6, 2005

Sir:

In response to the Office Action mailed July 6, 2005, the following amendments and remarks are respectfully submitted.